

Preventing Foreclosures in North Minneapolis

An Evaluative Study of the
Northside Community Reinvestment Coalition's
Foreclosure Prevention Outreach Project

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Jordan Neighborhood Community Garden

Introduction

This report evaluates the outreach efforts of the Northside Community Reinvestment Coalition (NCRC) in its foreclosure prevention doorknocking campaign, conducted between January and May 2010. The University of Minnesota's Center for Urban and Regional Affairs (CURA) sponsored the project by funding a part-time research assistant to carry out the data collection and evaluation outlined in this report. Special thanks are given to Jeff Skrenes, Housing Director at Hawthorne Community Council, Dave Snyder, Community Organizer at Jewish Community Action, and Marcus Harcus, Community Organizer for the Northside Community Reinvestment Coalition, for their help in completing this report.

Project Background

The Northside Community Reinvestment Coalition, an alliance of housing advocates and North Minneapolis-based organizations including Harrison Neighborhood Association, Northside Residents Redevelopment Council, Jordan Area Community Council, Hawthorne Area Community Council, Minneapolis Urban League, MN Acorn, MN State Baptist Convention, NorthWay Community Trust, Lao Assistance Center of MN and Jewish Community Action, began their outreach efforts in 2008 when they compiled parcel-specific data on homes that were being financed by Adjustable Rate Mortgages (ARMs), understood to be risky sub-prime lending tools that re-set monthly mortgage payments based on changing interest rates.

In December of 2009, the University of Minnesota's Center for Urban and Regional Affairs (CURA) was commissioned to evaluate the initial outreach efforts of the NCRC campaign. The results of this evaluation created a statistical baseline from which to measure future outreach work. Further, the evaluation opened an opportunity for stakeholders and volunteers to provide feedback on the campaign, including the following: first, difficulties in interpreting the hand-written doorknocking notes

had led to imprecise data collection. Second, better parcel identification tools were suggested to make it easier for volunteers to locate targeted addresses. Third, some stakeholders expressed an interest in seeing more Northside residents involved in the volunteer effort.

Given this feedback, the following improvements were implemented in the outreach campaign beginning in January 2010:

- A new Data Collection Form was created to streamline the data collection process and to assure that essential information was collected from each parcel visited by a volunteer (see Figure 1 below). Further, data analysis was streamlined by capturing all data within an Excel database, explained further in the Methodology section of this report.
- Geographic Information System (GIS) software was utilized to generate user-friendly maps of targeted parcels (see Figure 2). This system clustered a volunteer's list of parcels to visit into a spatially proximate area to decrease the amount of time volunteers would need to take in driving between addresses. Further, it made it easier for volunteers to quickly locate targeted homes.
- The volunteer orientation was supplemented to emphasize the preference for volunteer pairings that consisted of at least one Northside resident.

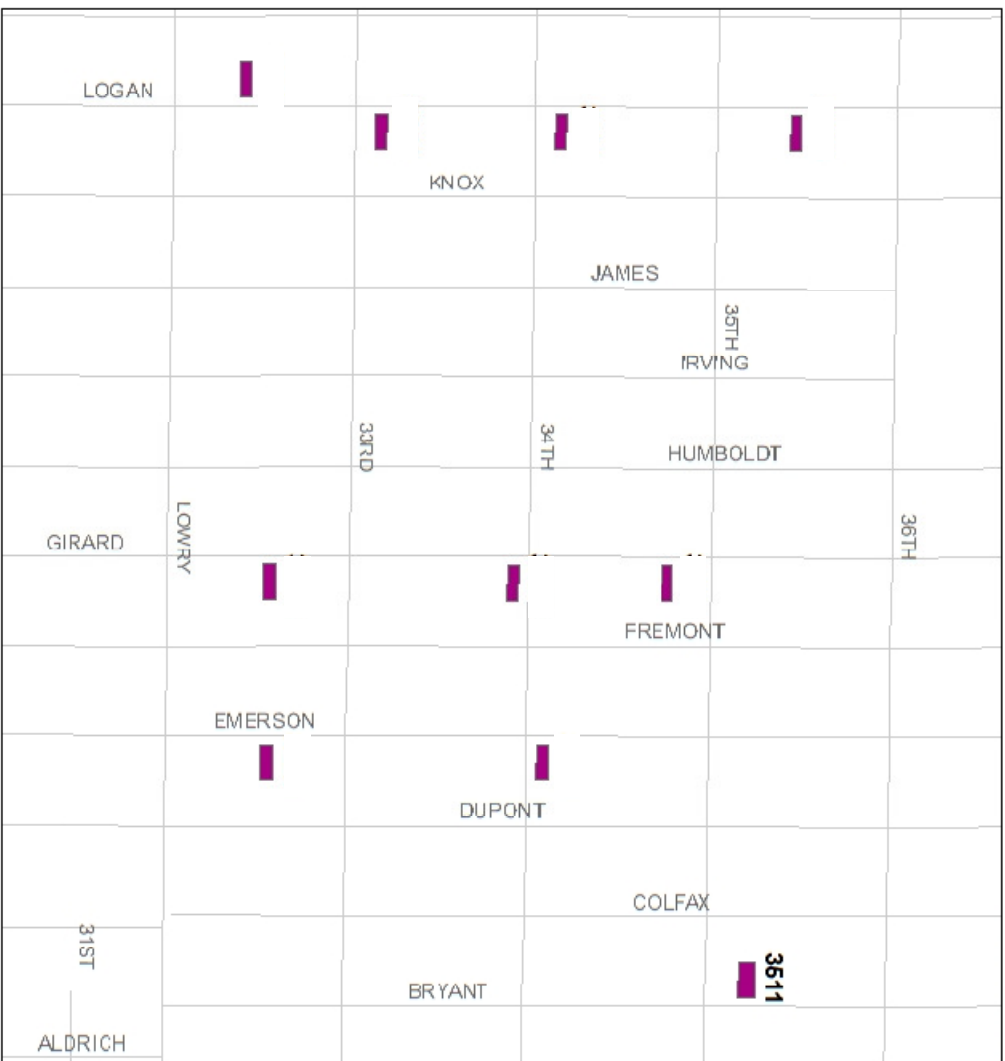
Recorder Name _____

Date _____

Property Address	Vacant?	Someone home?	Language Barrier?	Owner or Renter Occupied?	Referred?	Want to Volunteer?
	Signs of vacancy might include piles of mail, a lockbox on the doorknob, or a realtor sign in the window.	If not, leave a flier somewhere that is visible.	If the occupant speaks a language other than English, ask what language they are most comfortable speaking and record it below.	Different resources are appropriate for renters or homeowners.	Did you refer the client to a support organization?	Please indicate if the occupant wants to volunteer with NCRC.
	<input type="checkbox"/> Vacant <input type="checkbox"/> Occupied	<input type="checkbox"/> Someone home <input type="checkbox"/> No one home, and left flier	Preferred language: _____	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Renter occupied	<input type="checkbox"/> Gave flier <input type="checkbox"/> Yes: _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes Name _____ Phone# _____ <input type="checkbox"/> No
	<input type="checkbox"/> Vacant <input type="checkbox"/> Occupied	<input type="checkbox"/> Someone home <input type="checkbox"/> No one home, and left flier	Preferred language: _____	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Renter occupied	<input type="checkbox"/> Gave flier <input type="checkbox"/> Yes: _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes Name _____ Phone# _____ <input type="checkbox"/> No
	<input type="checkbox"/> Vacant <input type="checkbox"/> Occupied	<input type="checkbox"/> Someone home <input type="checkbox"/> No one home, and left flier	Preferred language: _____	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Renter occupied	<input type="checkbox"/> Gave flier <input type="checkbox"/> Yes: _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes Name _____ Phone# _____ <input type="checkbox"/> No
	<input type="checkbox"/> Vacant <input type="checkbox"/> Occupied	<input type="checkbox"/> Someone home <input type="checkbox"/> No one home, and left flier	Preferred language: _____	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Renter occupied	<input type="checkbox"/> Gave flier <input type="checkbox"/> Yes: _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes Name _____ Phone# _____ <input type="checkbox"/> No
	<input type="checkbox"/> Vacant <input type="checkbox"/> Occupied	<input type="checkbox"/> Someone home <input type="checkbox"/> No one home, and left flier	Preferred language: _____	<input type="checkbox"/> Owner occupied <input type="checkbox"/> Renter occupied	<input type="checkbox"/> Gave flier <input type="checkbox"/> Yes: _____ <input type="checkbox"/> No	<input type="checkbox"/> Yes Name _____ Phone# _____ <input type="checkbox"/> No

Figure 2 Data Collection Form

Created: 4.11.10



Homes to Doorknock

BLDG_NUM	STREETNAME
	BRYANT AVE N
	EMERSON AVE
	GIRARD AVE N
	GIRARD AVE N
	GIRARD AVE N
	EMERSON AVE
	LOGAN AVE N
	LOGAN AVE N
	LOGAN AVE N
	LOGAN AVE N

North Minneapolis

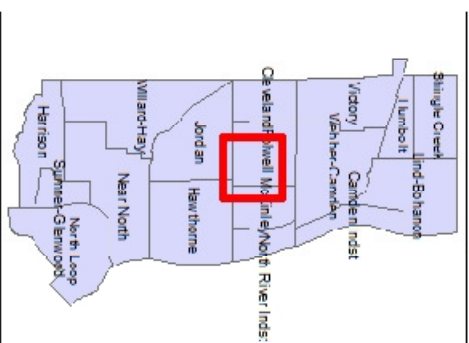


Figure 3 Sample Doorknocking Map

Methodology

To analyze the effectiveness of the NCRC campaign, it was critical to maintain accurate and searchable datasets. Thus, special attention was given to setting up an efficient data collection system that could be easily adopted and maintained by NCRC staff or volunteers after the dedicated CURA research assistant assignment ended. The specific steps taken to enter and analyze data from this project are outlined below.

1. **Obtaining the Les Pendens Data:** Monthly listings of lis pendens, or pre-foreclosure, lists were solicited by Community Organizer Dave Snyder of Jewish Community Action from Twin Cities Habitat (TCH) for Humanity Mortgage Foreclosure Prevention Program. (The TCH contact person for this project was Chanida Phaengdara.)
2. **Preparing the Data for Doorknocking:** The data was sorted by zip code so that only parcels from the zip codes 55405, 55411, and 55412 were visited by NCRC volunteers. The data was then entered into the Excel Doorknocking Campaign Database in a unique tab labeled by the month and year in which it was collected (See Figure 3). This data was then copied into the tab labeled “To Doorknock.” The data is collected in this tab due to the fact that not all homes that receive les pendens notifications can be visited each month by volunteers (limited capacity) and the fact that many residents are not home when volunteers visit. Thus, the To Doorknock tab includes all parcels that have never been visited by a volunteer or that were visited when a resident was not home. Parcels are taken off of this list once they are visited by a volunteer when the resident is home.
3. **Creating Doorknocking Maps:** The doorknocking maps created for the outreach volunteers were generated using Geographic Information System (GIS) software owned by the University of Minnesota’s Center for Urban and Regional Affairs (CURA). Casie Moen (casiemoen@gmail.com) was the initial map maker for the outreach campaign. After her appointment ended, Kelly Muellman (muell646@umn.edu) took on this responsibility. CURA should be contacted for more information on map making.
4. **Collecting Doorknocking Data:** Volunteers use the Data Collection Form (see Figure 1) to collect essential information when visiting homes targeted by the NCRC campaign. Volunteers are asked to collect all of the data asked for on the Collection Form and to include any other information they deem useful on the back of the form. All information, including any loose notes written by the volunteers, is entered into the Excel database.
5. **Entering the Doorknocking Data:** Data from the Data Collection Form is recorded in the Excel database in the tab labeled “Results.” All of the data from the Data Collection Form is included in the database including the address of the parcel, the date that the les pendens was issued, the name of the volunteer recorder, and the data the parcel was doorknocked so that the data can be searched in numerous ways at a later point. All properties visited by volunteers are

entered into the database, even those in which the owner is not home, so that an accurate count of the number of properties visited can be made. Only properties that were visited in which a resident is home is then removed from the tab labeled “To Doorknock.”

6. **Collecting Additional Data on Parcels:** For the purposes of analyzing trends in homes that receive lis pendens notices, additional data is collected on each parcel and recorded in the tab labeled “Results.” This information includes the following:

- Is the property homesteaded;
- Does the property have a current rental license;
- Is the property on the city’s vacant property list;
- Is the property delinquent in its taxes; and
- Has the property been sold in a Sheriff Sale, and if so, when was the sale, who purchased the parcel, and at what price?

This information can be found at the City of Minneapolis online property look-up site: <http://www.ci.minneapolis.mn.us/propertyinfo/>.

B1 Borrower First Name																			
	A	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W
1	Date rec.	BldNur	Street	Property Address	City	State	Zipcode	Second Ac	Phone #	Date contact - phone	Date contact - mail	Others liv	PID	Home Rental	Licence	Vacant	Sheriff Sa	Tax	Taxes Due
32	11/9/2009		Girard Ave N	Girard Ave N	Minneap	MN	55412		6125218257		11/25/2009		9.02924E+11	Yes	No license found			No	
33	11/24/2009		Bryant Ave N	Bryant Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	last in 1996			No	
34	11/24/2009		Knox Ave N	Knox Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	No license found			Yes	\$3,055.42
35	11/2/09		Fremont Ave N	Fremont Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	last in 2006			Yes	\$1,181.26
36	11/2/09		James Ave N	James Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	No license found			No	
37	11/5/2009		Penn Ave N	Penn Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	last in 1996			No	
38	11/24/2009		Knox Ave N	Knox Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	No license found			No	
39	11/18/2009		Knox Ave N	Knox Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	No license found			No	
40	11/23/2009		Knox Ave N	Knox Ave N	Minneap	MN	55412				12/14/2009		9.02924E+11	Yes	No license found			No	
41	11/9/2009		James Ave N	James Ave N	Minneap	MN	55412				11/25/2009		9.02924E+11	Yes	No license found			No	
42	11/19/2009		Queen Ave N	Queen Ave N	Minneap	MN	55412				11/25/2009		5.02924E+11	Yes	No license found			No	
43	11/25/2009		Vincent Ave N	Vincent Ave N	Minneap	MN	55412				12/14/2009		5.02924E+11	Yes	No license found			No	
44	11/23/2009		Newton Ave N	Newton Ave N	Minneap	MN	55412				12/14/2009		4.02924E+11	Yes	No license found			No	
45	11/5/2009		Dupont Ave N	Dupont Ave N	Minneap	MN	55412				11/25/2009		4.02924E+11	Yes	No license found			No	
46	11/30/2009		Thomas Ave N	Thomas Ave N	Minneap	MN	55412				12/14/2009		5.02924E+11	Yes	No license found			No	
47	11/2/09		Lyndale Ave N	Lyndale Ave N	Minneap	MN	55412				11/25/2009		3.02924E+11	Yes	No license found			Yes	\$1,729.90
48	11/9/2009		Emerson Ave N	Emerson Ave N	Minneap	MN	55412				11/25/2009		4.02924E+11	Yes	No license found			No	
49	11/6/2009		Sheridan Ave N	Sheridan Ave N	Minneap	MN	55412				11/25/2009		5.02924E+11	Yes	No license found			No	
50	11/10/2009		Girard Ave N	Girard Ave N	Minneap	MN	55412				11/25/2009		4.02924E+11	Yes	No license found			No	
51	11/2/09		Queen Ave N	Queen Ave N	Minneap	MN	55412				11/25/2009		5.02924E+11	Yes	No license found			No	
52	11/4/2009		Washburn Ave N	Washburn Ave N	Minneap	MN	55412				11/25/2009		5.02924E+11	Yes	No license found			No	
53	11/9/2009		Girard Ave N	Girard Ave N	Minneap	MN	55412		6125226840	11/19: LVM to CB	11/25/2009		4.02924E+11	Yes	No license found			No	
54	11/9/2009		Newton Ave N	Newton Ave N	Minneap	MN	55412				11/25/2009		1.11182E+12	Yes	No license found			No	
55	11/24/2009		James Ave N	James Ave N	Minneap	MN	55412				12/14/2009								
56	11/10/2009		Logan Ave N	Logan Ave N	Minneap	MN	55412		P.O. Box 773-925-3756		11/25/2009								
57	11/3/2009		Upton Ave N	Upton Ave N	Minneap	MN	55412				11/25/2009								
58	11/23/2009		Sheridan Ave N	Sheridan Ave N	Minneap	MN	55412				12/14/2009								
59	11/24/2009		Emerson Ave N	Emerson Ave N	Minneap	MN	55412				11/25/2009								
60	11/10/2009		Knox Ave N	1212 Knox Av	Minneap	MN	55411				11/25/2009								
61																			
62																			

Figure 4 Les Pendens Data

Who Is On the Pre-Foreclosure Lists?

Volunteers

Twenty volunteer doorknockers participated in the outreach effort at one or more of the eleven doorknocking events organized by NCRC. Four additional volunteers were recruited from residents of parcels that were targeted during the outreach effort.

Number of Parcels Reached

The les pendens lists used for this project were pulled between November 2009 and April 2010 with a total of 311 parcels within the dataset (see Figure 4). Within this universe of 311 parcels, 189 homes, or just over 60 percent of the total dataset, were doorknocked at least once, with 28 parcels doorknocked at least two times. From the 189 homes that were doorknocked, an adult resident (some homes that were visited had only children home) was present at 88 homes.

Language Barriers

Of the 88 homes in which contact was made with a resident, a language barrier was identified at 7 homes, representing 8 percent of the targeted addresses. Spanish was indicated as the preferred language at 5 of the homes and Hmong was indicated by 2 residents at targeted addresses.

Homesteaded Designation

Of the 88 homes in which contact was made, 45 residents identified themselves as owners of their property, 21 residents identified themselves as renters, and 1 resident had a rent-to-own agreement. 21 residents did not identify as either a renter or owner (see Figure 5).

Of the 45 properties in which a resident identified as an owner, all but 2 properties were registered as homesteaded properties. One of the two non-homesteaded properties has a legal, current rental license and the other does not have a current rental license.

Of the 21 properties in which a resident identified as a renter, 17 properties, or 81 percent of the properties, were registered as non-homesteaded with either a lapsed rental license or no rental license. 3 of these properties had current rental licenses.

Of the 189 homes visited by NCRC volunteers (some of which contact with a resident was not made), 56 of the properties were registered as non-homesteaded while 133 of the properties were registered as homesteaded. Of the non-homesteaded properties, 6 had current rental licenses (11 percent of the total), 22 had no record of a rental license (39 percent of the total), and 28 had a license that had lapsed (50 percent of the total).

Number of Les Pendens Issued in 55405, 55411, and 55412 Zip Codes Per Month
(By banks that forward their lists to Twin Cities Habitat for Humanity)

November 2009	59
December 2009	52
January 2010	29
February 2010	29
March 2010	95
April 2010	47
TOTAL	311

NCRC Spring 2010 Foreclosure Prevention Lis Pendens Date

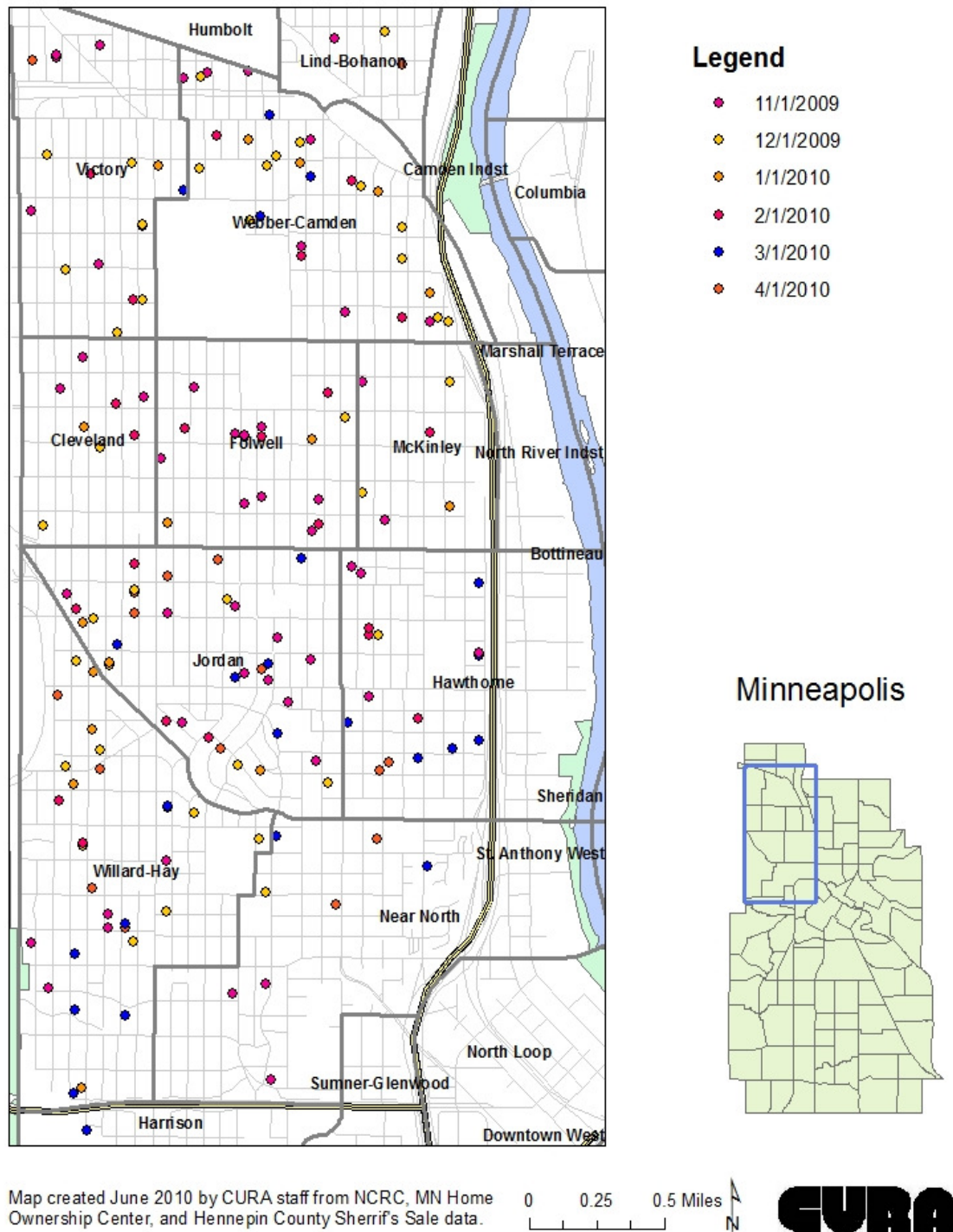


Figure 5 Lis Pendens Addresses

NCRC Spring 2010 Foreclosure Prevention Occupant Identifications (Renter or Owner)

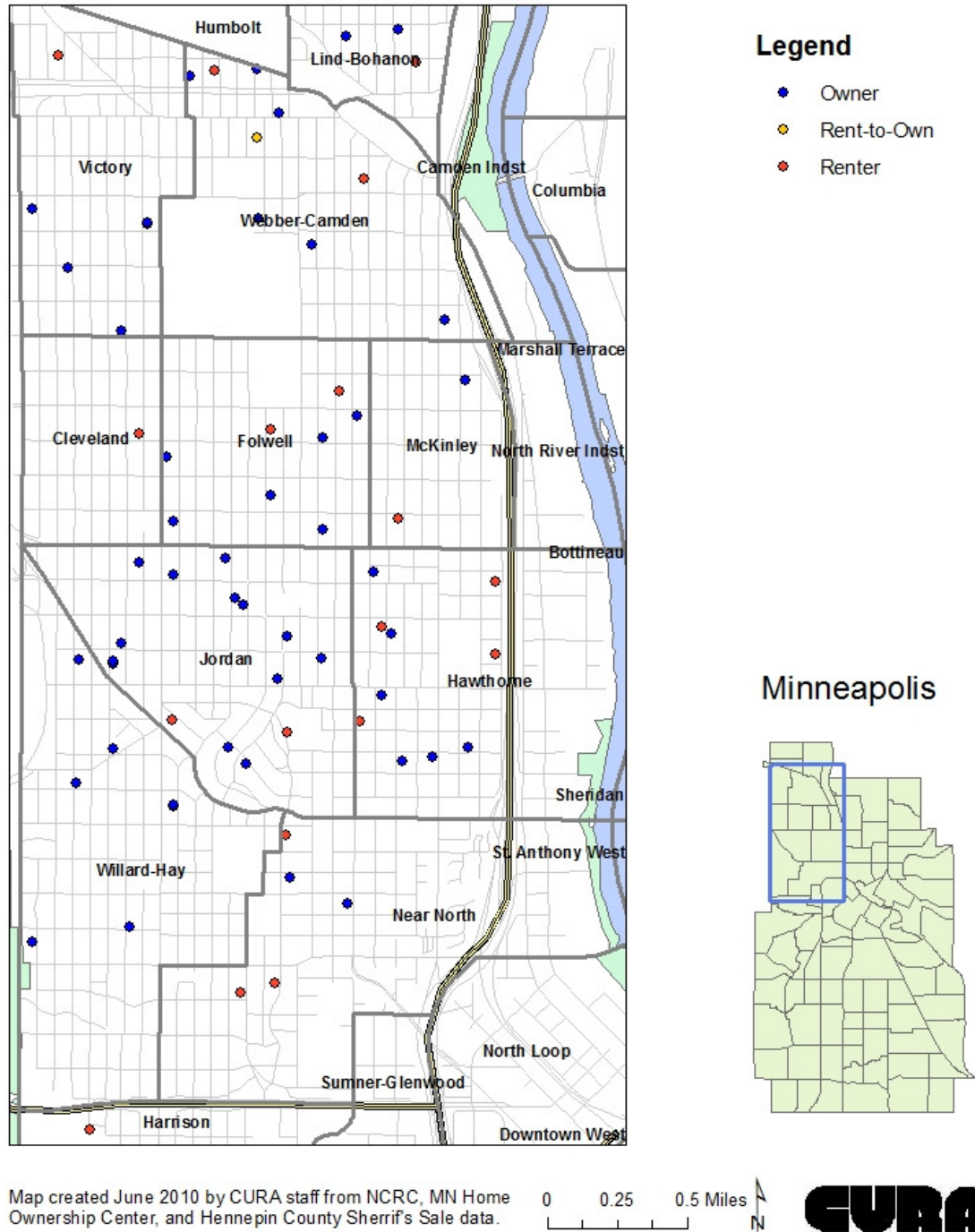


Figure 6 Renter/Owner Status of Residents

Vacant Properties

Volunteers were instructed to designate a home as vacant based on visual cues such as piles of uncollected mail on the porch, a realtor sign in the window, or a lockbox on the doorknob. Of the 189 homes visited by NCRC volunteers, 36 were identified as vacant (19 percent of the total). Four of these homes were also listed on the City of Minneapolis Vacant Property List: one on the 2700 block of Colfax Ave N, the 3200 block of Fremont Ave N, the 3500 block of Lyndale Ave N, and the 1800 block of Bryant Ave N (see Figure 6).

Outstanding Taxes

Twenty-one of the 189 homes doorknocked by NCRC volunteers were found to have outstanding tax bills, as recorded on the public Hennepin County Property Look-Up website. The total dollar value of the unpaid taxes equaled at least \$47,703. Of these 21 homes, 4 were identified by NCRC volunteers as being vacant. All but 3, or 86 percent, of the homes were registered as homesteaded with owner living at the property. Two had gone through foreclosure in February and April of 2010.

Sheriff Sales

Of the 189 homes visited by NCRC volunteers, 17 went through foreclosure. Seven of these homes, or 41 percent, were identified as vacant when doorknocked by an NCRC volunteer. A resident was home to meet the doorknocker at 3 of these homes.

One of these homes was homesteaded, on the 2300 block of 4th St N, but occupied by the son of the mortgage owner and not the owner herself. Additionally, the resident stated that his sister had power of attorney. NCRC community organizer Tyshelle Cotton worked with the family to try to avoid foreclosure, but efforts were unsuccessful. The home was sold on April 30, 2010 and purchased by MidFirst Bank. The sale price was \$39,703.20.

The other two homes that foreclosed in which an NCRC volunteer was able to speak with a resident were non-homesteaded and occupied by renters. In one of the homes, on the 1400 block of Golden Valley Road, the residents acknowledged knowing that the landlord of the property was being foreclosed and stated that the landlord was harassing the tenants to move out of the property within a week. Harassment was said to include stomping on the floor (the resident's ceiling) at night to keep the family awake. The resident offered to pay the landlord additional funds to stay in the unit for the full month of May, rather than having to move out in a week, but the landlord refused. The resident had a court date on May 6th of 2010, but outcomes are unknown. The home was sold at a Sheriff's Sale on May 26, 2010 and purchased by Mortgage Electronic Registration Systems, Inc, a well known financial pool that holds bank-owned foreclosed properties. The sale price was \$234,093.67.

The third home that foreclosed after being visited by an NCRC volunteer was also a non-homesteaded rental property, on the 1900 block of Oliver Ave N. The tenants were unaware that the property was at risk of foreclosure and stated that the owner of the property lived out of state. The tenants were

referred to Legal Aid for assistance. The home was sold May 7, 2010 to Mortgage Electronic Registration Systems, Inc. The sale price was \$147,501.32.

NCRC Spring 2010 Foreclosure Prevention Vacant Property Identifications

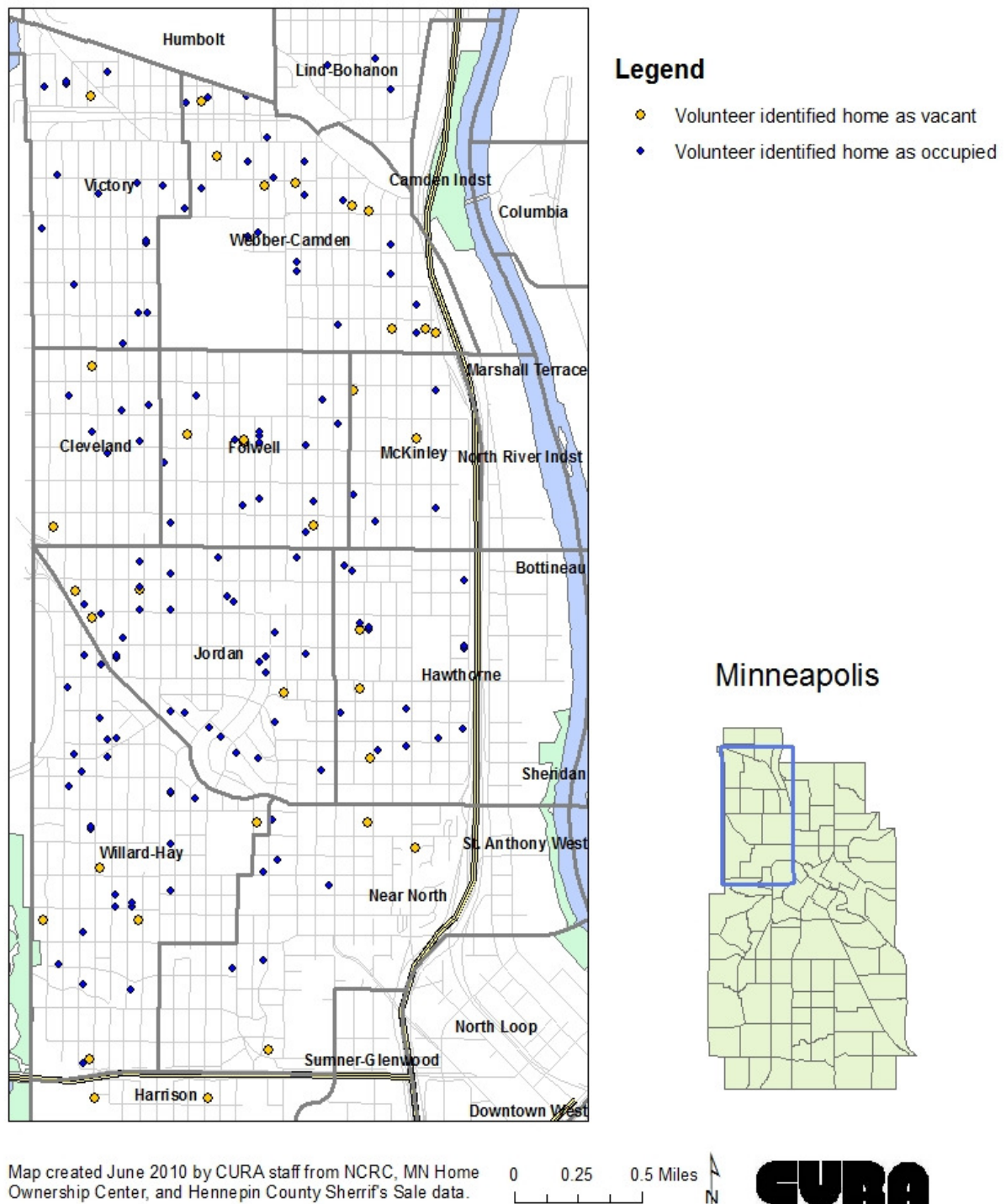


Figure 7 Vacant Properties Identified by NCRC Volunteers

Discussion of Results

To assess whether property owners were able to connect with a counseling agency, the compiled list of parcels visited by NCRC volunteers was sent to Karen Duggleby, Research and Program Evaluation Director at the Minnesota Home Ownership Center. Duggleby cross-referenced the list with an internal database that includes results from other Twin Cities housing counseling agencies. This query resulted in 13 matches for properties that had received outreach and had subsequently received housing counseling services (see Figure 7 and Figure 8).

Of the 13 properties that sought counseling, 3 were identified as vacant by a NCRC volunteer. None of the properties appeared on the Minneapolis Vacant Property List. Of the remaining parcels, 7 had a resident home at the time of the NCRC outreach.

Of the 7 properties in which a resident was home, 6 were owner occupied while one was occupied by a renter. At the rental property, the parcel was registered as non-homesteaded although the rental license had lapsed. Further, back taxes were due on the property. Of the 6 owner occupied parcels, all of the properties were registered as homesteaded and did not have current or previous rental licenses. One of the properties owed back taxes.

At a property on the 3200 block of Girard Ave N, the owner stated that he was already working with Habitat to work out a plan to refinance his mortgage. Similarly, the owner of a property on the 4000 block of Grand Ave N stated that he was already working with Habitat to refinance his mortgage.

Counseling Organization	Date recorded	Property Address	Zipcode
Neighborhood Housing Services	3/31/2010	3600 block of Thomas Ave N	55412
Neighborhood Housing Services	11/24/2009	4500 block of James Ave N	55412
Neighborhood Housing Services - Modified	3/31/2010	3900 block of Bryant Ave N	55412
Twin Cities Habitat for Humanity	11/2/09	3800 block of Lyndale Ave N	55412
Twin Cities Habitat for Humanity	12/30/2009	3900 block of Queen Ave N	55412
Twin Cities Habitat for Humanity	11/6/2009	2600 block of Irving Ave N	55411
Twin Cities Habitat for Humanity	12/30/2009	2600 block of James Ave N	55411
Twin Cities Habitat for Humanity	12/14/2009	4300 block of Irving Ave N	55412
Twin Cities Habitat for Humanity	1/20/2010	4200 block of Girard Ave N	55412
Twin Cities Habitat for Humanity	11/10/2009	4000 block of Girard Ave N	55412
Twin Cities Habitat for Humanity - Suspended	1/19/2010	700 block of Thomas Ave N	55411
Twin Cities Habitat for Humanity - Initiated forbearance	11/18/2009	2900 block of Upton Ave N	55411
Twin Cities Habitat for Humanity - Initiated forbearance	11/9/2009	3200 block of Girard Ave N	55412

Figure 8 List of Properties that Sought Counseling

At two of the parcels, one on the 2600 block of Irving Ave N and the other on the 3800 block of Lyndale Ave N, the owners accepted the fliers offered by the NCRC staff, but did not express a specific interest in further assistance with connecting with a counseling agency.

At a property on the 2600 block of James Ave N, the resident was home and gave some information about his mortgage status, but was unwilling to open his door. A flier was left for him.

At a property on the 4500 block of James Ave N, the owner expressed a preference to speak in Spanish and the NCRC volunteers took down his number so that a Spanish speaking advocate could call him at a later date.

As shown in the table labeled **Figure 7**, the rental property, located on the 3900 block of Bryant Ave N, was successfully able to modify his mortgage by working with a counselor at Neighborhood Housing Services.

One of the properties identified as vacant, on the 2900 block of Upton Ave N, and one of the properties that was already working with a counselor when approached by an NCRC volunteer, on the 3200 block of Girard Ave N, initiated forbearance agreements, an agreement between a mortgage lender and a delinquent borrower in which the lender agrees not to exercise its legal right to foreclose on a mortgage and the borrower agrees to a mortgage plan that will, over a certain time period, bring the borrower current on his or her payments. A forbearance agreement is not a long-term solution for delinquent borrowers; it is designed for borrowers who have temporary financial problems caused by unforeseen problems such as temporary unemployment or health problems.

A home on the 700 block of Thomas Ave N, a property identified as vacant by NCRC volunteers, appeared to have entered counseling with Habitat for Humanity, although the case is now suspended due to lack of activity on the part of the home owner.

Comparative Analysis

To evaluate the effectiveness of the 2010 NCRC Foreclosure Prevention Outreach Campaign, the counseling outcomes can be compared with those from the previous 2007 outreach campaign conducted by the same organization. It is important to note, however, that many exogenous factors have changed since the initial outreach campaign, including the weakening of the United States economy, much higher rates of unemployment, and increased difficulty in securing credit from banks. These factors are not controlled for in the following analysis.

The comparative outcomes of these two campaigns are summarized in the table below, labeled **Figure 8**. The comparison reveals that the outreach yielded roughly similar outcomes between the two campaigns, with a slight variation in some outcomes that are likely not statistically significant.

In both campaigns, between 7 and 10 percent of the targeted homes were able to connect with a housing counseling agency. Of those that seek counseling (32 homes in 2007 and 13 homes in 2010), 9.3 percent (3 homes) were able to modify their loan in 2007 and 7.6 percent (1 home) was able to modify their loan in 2010. Two homes were able to arrange forbearance agreements.

	2007 Outreach		2010 Outreach	
	Total	Percent of Total	Total	Percent of Total
Number of Parcels that Received Outreach	325		189	
Number of Owners who Sought Counseling	32	9.8%	13	6.8%
Number of Loan Modifications	3	.09%	1	.05%
Number of Forbearance Agreements	2	.06%	2	.01%

Figure 9 Comparative Analysis of Outcomes

Conclusion

Although findings are inconclusive due to numerous exogenous factors that could not be controlled, important conclusions can be drawn from the most recent outreach effort by the Northside Community Reinvestment Coalition. First, the results of this analysis reveal that 7 to 10 percent of households in danger of foreclosure seek counseling in North Minneapolis. This number can be compared with other similarly-impacted neighborhoods to gain a better sense as to how well counseling services are reaching distressed households. Second, and perhaps most important, the unique person-to-person outreach efforts of the NCRC volunteers allow analysts and stakeholders to gain critical, parcel-specific data on homes in danger of foreclosure. In the 2010 NCRC campaign, many notes were entered into the outreach database that remarked on complicated financial and personal issues facing distressed home owners. Many case notes reveal that owners are behind on mortgages due to combinations of factors including unstable employment, illness of a family member, divorce or child welfare issues, or sudden change of income. Thus, NCRC has recognized the need to draw on the strengths of its coalition members to meet these tangential needs in order to stabilize a family's housing situation and avoid foreclosure.

As the foreclosure crisis continues to impact North Minneapolis, NCRC remains committed to reaching households in danger of foreclosure in order to raise awareness of available counseling and support services. It is also committed to ongoing evaluation of their work in order to best utilize the strengths of its coalition members in meeting the needs of its community.

NCRC Spring 2010 Foreclosure Prevention Doorknocking Outcomes

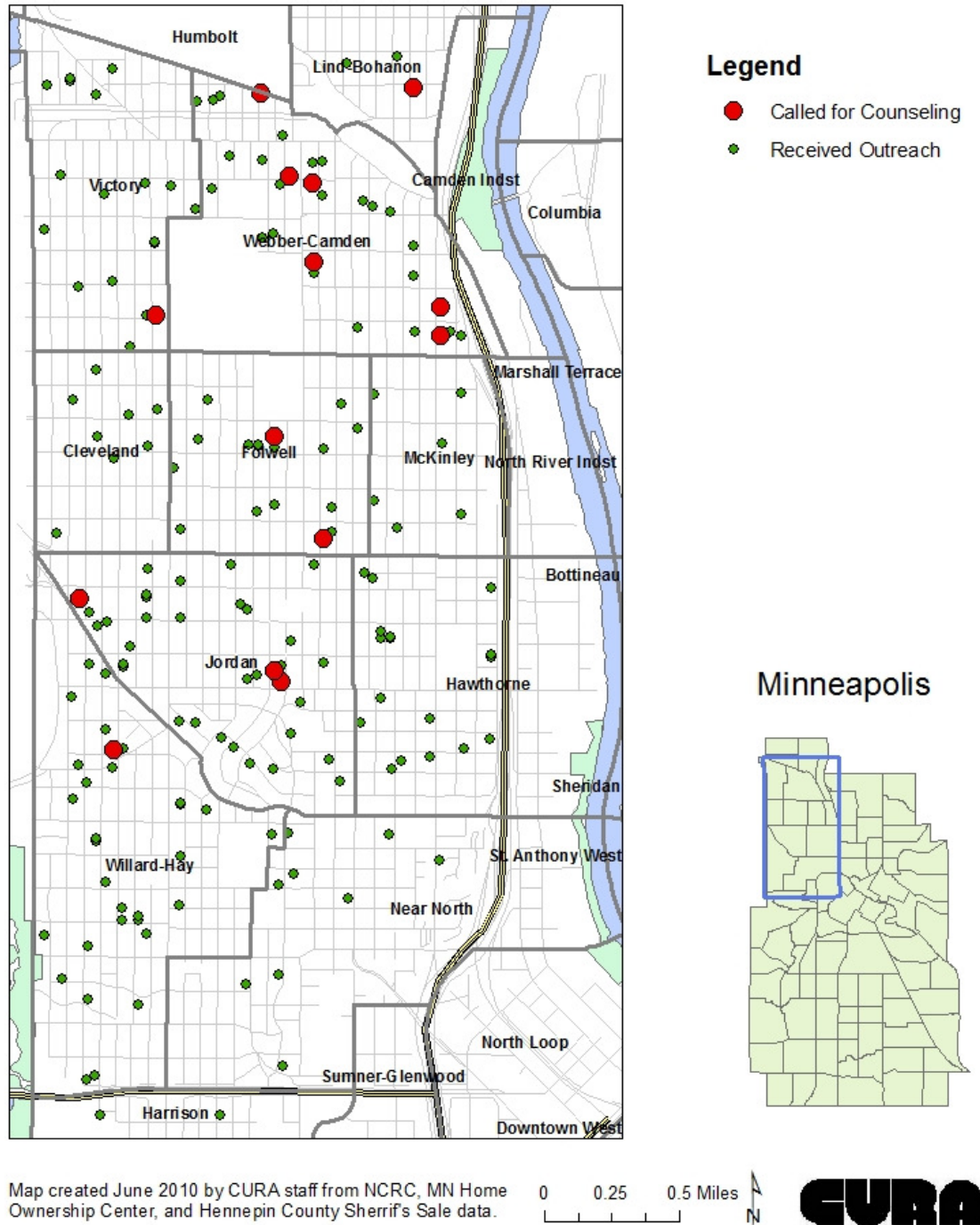


Figure 10 Doorknock Outcomes